

Information to identify the case:

Debtor 1 **Gina Pansza**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4143**

EIN ---

Debtor 2 **Maria Camacho**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5508**

EIN ---

United States Bankruptcy Court **Western District of Texas**

Case number: **18-51748-rbk**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gina Pansza

Maria Camacho

11/1/18

**For the
court:**



Yvette M. Taylor
Clerk of the Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Texas

In re:
Gina Pansza
Maria Camacho
Debtors

Case No. 18-51748-rbk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 52

Date Rcvd: Nov 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 03, 2018.

db/db +Gina Pansza, Maria Camacho, 1806 W. Martin, San Antonio, TX 78207-2649
17426735 Albert Uresti, MPA, Bexar Co. Assessor/Collector, P.O. Box 839950,
San Antonio, TX 78283-3950
17426736 #+Andres Serbones, 16607 Ledgestone Dr., San Antonio, Texas 78232-2407
17426737 Attorney General of the U.S., Department of Justice, 950 Pennsylvania Ave. NW,
Washington, D.C. 20530-0001
17426739 +BMW Bank Of North Amer, 2735 E Parleys Way, Salt Lake City, UT 84109-1666
17426745 +CCRMA Toll Processing Services, 3461 Carmen Avenue, Rancho Viejo, TX 78575-5221
17426744 Cardiology Clinic of San Antonio, PLLC, P.O.Box 741248, Atlanta, GA 30374-1248
17426746 Celtic Bank Corporation, 286 South State Street, St 300, Salt Lake City, Utah 84111
17426748 +Citibank/The Home Depot, Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
17426749 +Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040,
Saint Louis, MO 63179-0040
17489289 +Conn Appliances, Inc., c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
17426751 +Conn's HomePlus, Attn: Bankruptcy, PO Box 2358, Beaumont, TX 77704-2358
17426752 +Datasearch Inc, Attn: Bankruptcy Dept, 85 NE Loop 410 Ste 575, San Antonio, TX 78216-5892
17426764 Foundation Surgical Hospital of SA, P.O Box 26485, Oklahoma City, OK 73126-0485
17426765 +Gastroenterology Clinic of SA, 7940 Floyd Curl, #1050, San Antonio, TX 78229-3906
17426766 +Grandview Partners LTD, 7373 Broadway, Ste 201, San Antonio, TX 78209-3265
17426769 JPMorgan Chase Bank, N.A., PO Box 659754, San Antonio, TX 78265-9754
17426770 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, PO Box 660360,
Dallas, TX 75266-0360
17426773 +Security Service Federal Credit Union, Risk Management, PO Box 691570,
San Antonio, TX 78269-1570
17426782 T Mobile Wireless, PO Box 18008, Hauppauge, NY 11788
17426783 TEXAS A & M UNIVERSITY-SAN ANTONIO, FISCAL DEPT - STUDENT LOANS,
COLLEGE STATION, TX 77843-6001
17426784 TxtTag, P.O. Box 650749, Dallas, TX 75265-0749
17426785 +U.S. Attorney General, 601 N.W. Loop 410, Suite 600, San Antonio, TX. 78216-5512
17426787 +Urology San Antonio, 7909 Fredricksburg Rd #110, San Antonio, TX 78229-3400
17426788 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJCRODRIGUEZ.COM Nov 02 2018 04:43:00 Jose C Rodriguez, 342 W Woodlawn, Suite 103,
San Antonio, TX 78212-3314
ust E-mail/Text: USTPRegion07.SN.ECF@usdoj.gov Nov 02 2018 01:00:21
United States Trustee - SA12, US Trustee's Office, 615 E Houston, Suite 533, PO Box 1539,
San Antonio, TX 78295-1539
17430784 +EDI: AISACG.COM Nov 02 2018 04:43:00 BMW Bank of North America,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
17426740 EDI: BMW.COM Nov 02 2018 04:43:00 BMW Financial Services, Attn: Bankruptcy Department,
PO Box 3608, Dublin, OH 43016
17426738 +EDI: TSYS2.COM Nov 02 2018 04:43:00 Barclays Bank Delaware, Attn: Correspondence,
PO Box 8801, Wilmington, DE 19899-8801
17426741 +E-mail/Text: SPECIALSERVICES@CRBAUTO.COM Nov 02 2018 01:01:42 California Republic Bk,
Attn: Legal Dept, PO Box 5610, Hercules, CA 94547-5610
17426742 +EDI: CAPIO.COM Nov 02 2018 04:43:00 Capiro Partners Llc, ATTN: Bankruptcy, PO Box 3498,
Sherman, TX 75091-3498
17426743 +EDI: CAPITALONE.COM Nov 02 2018 04:43:00 Capital One, Attn: Bankruptcy, PO Box 30285,
Salt Lake City, UT 84130-0285
17426747 +EDI: CHASE.COM Nov 02 2018 04:43:00 Chase Card Services, Correspondence Dept,
PO Box 15298, Wilmington, DE 19850-5298
17426750 +EDI: WFNNB.COM Nov 02 2018 04:43:00 Comenitybank/New York, Attn: Bankruptcy Dept,
PO Box 182125, Columbus, OH 43218-2125
17426753 +EDI: NAVIENTFKASMDOE.COM Nov 02 2018 04:43:00 Dept of Ed / Navient, Attn: Claims Dept,
PO Box 9635, Wilkes Barr, PA 18773-9635
17426754 +EDI: DCI.COM Nov 02 2018 04:43:00 Diversified Consultants, Inc.,
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
17426763 +E-mail/Text: bknotice@ercbpo.com Nov 02 2018 01:01:09 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
17426768 EDI: IRS.COM Nov 02 2018 04:43:00 Internal Revenue Service, 300 E. 8th St. STOP5026AUS,
Special Procedures Branch, Austin, TX 78701
17426265 +EDI: PRA.COM Nov 02 2018 04:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
17426771 +E-mail/Text: bkrgeneric@penfed.org Nov 02 2018 00:59:30 Pentagon Fcu, PO Box 1432,
Alexandria, VA 22313-1432
17426772 +E-mail/Text: bkrgeneric@penfed.org Nov 02 2018 00:59:30 Pentagon Federal Cr Un,
PO Box 1432, Alexandria, VA 22313-1432
17426774 EDI: NEXTEL.COM Nov 02 2018 04:43:00 SPRINT, Legal Dept., P.O. Box 152046,
Irving, TX 75015-2046
17426775 +E-mail/Text: bankruptcynotices@squareup.com Nov 02 2018 01:02:01 Square Capital, LLC,
1455 Market St. St 600, San Francisco, CA 94103-1332

18-51748-rbk Doc#22 Filed 11/03/18 Entered 11/03/18 23:43:39 Imaged Certificate of
Notice Pg 4 of 4

District/off: 0542-5

User: admin
Form ID: 318

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Total Noticed: 52

Date Rcvd: Nov 01, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

17426776 +EDI: RMSC.COM Nov 02 2018 04:43:00 Synchb/Rooms To Go, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060
17426778 +EDI: RMSC.COM Nov 02 2018 04:43:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
PO Box 965061, Orlando, FL 32896-5061
17426777 +EDI: RMSC.COM Nov 02 2018 04:43:00 Synchrony Bank/JC Penneys, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
17426779 +EDI: RMSC.COM Nov 02 2018 04:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
17426780 +EDI: RMSC.COM Nov 02 2018 04:43:00 Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060,
Orlando, FL 32896-5060
17426781 +EDI: RMSC.COM Nov 02 2018 04:43:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
17426786 E-mail/Text: USTPRegion07.SN.ECF@usdoj.gov Nov 02 2018 01:00:21 U.S. Trustee, PO Box 1539,
San Antonio, TX. 78295-1539
17426789 +E-mail/Text: vci.bkcy@vwcredit.com Nov 02 2018 01:01:12 Volkswagen Credit, Inc, PO Box 3,
Hillsboro, OR 97123-0003

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

17430785* +BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
17426767* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 1, 2018 at the address(es) listed below:

Jose C Rodriguez jrodilaw@sbcglobal.net, lettyreyna@sbcglobal.net;jrodriquez@ecf.epiqsystems.com
Magdalena Gonzales on behalf of Debtor Maria Camacho ecfmil@magdalaw.com,
magdalawecfmil@gmail.com;magdalawign@gmail.com;diana@magdalaw.com;david@magdalaw.com
Magdalena Gonzales on behalf of Debtor Gina Pansza ecfmil@magdalaw.com,
magdalawecfmil@gmail.com;magdalawign@gmail.com;diana@magdalaw.com;david@magdalaw.com
United States Trustee - SA12 USTPRegion07.SN.ECF@usdoj.gov

TOTAL: 4